

CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

JAMES JONES  
DEANNE JONES  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:18-21950

Chapter 13

Related to Docket No. 129

ORDER OF COURT

AND NOW, this 12th Day of January, 2024 \_\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
Gregory J. Taddonio, Chief Judge  
United States Bankruptcy Court

**BY DEFAULT**

In re:  
James Jones  
Deanne Jones  
Debtors

Case No. 18-21950-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Jan 12, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2024:**

Recip ID	Recipient Name and Address
db	#+ James Jones, 578 Route 917, Scenery Hill, PA 15360-1344
jdb	+ Deanne Jones, 578 Route 917, Scenery Hill, PA 15360-1344
15204715	+ Advanced Orthopedics, 100 Trich Drive #2, Washington, PA 15301-5990
14864772	+ Atlantic Broadband, 2200 Beale Avenue, Altoona, PA 16601-1927
14831655	Credit Protection Asso, One Galleria Tower, Dallas, TX 75240
14872672	DEUTSCHE BANK NATIONAL TRUST COMPANY, Et. Al., OCWEN LOAN SERVICING, LLC, Bankruptcy Department, P.O. BOX 24605, WEST PALM, BEACH FL 33416-4605
14831659	+ Hsbc / Aib, Po Box 961245, Fort Worth, TX 76161-0244
14864790	+ Med Express, PO Box 7964, Belfast, ME 04915-7900
14864795	+ Peoples Gas Bankruptcy Department, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 13 2024 00:00:00	Santander Consumer USA Inc. dba Chrysler Capital, P.O. Box 961245, Fort Worth, TX 76161-0244
cr	+ Email/PDF: ebn_ais@aisinfo.com	Jan 13 2024 00:09:56	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14882073	Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2024 00:10:08	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14831646	+ Email/Text: bk@avant.com	Jan 13 2024 00:01:00	Avant Llc, 222 N. Lasalle Suite 170, Chicago, IL 60601-1003
14831647	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 12 2024 23:57:37	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14831667	Email/Text: cfcbackoffice@contfinco.com	Jan 12 2024 23:59:00	Tbom/contfin, Pob 8099, Newark, DE 19714
14865379	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 13 2024 00:10:12	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14831648	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 13 2024 00:21:53	Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14831649	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 13 2024 00:00:00	Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Jan 12, 2024

Form ID: pdf900

Total Noticed: 49

14831650	+ Email/Text: bankruptcy@firstenergycorp.com	Jan 13 2024 00:00:00	Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303
14831651	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 13 2024 00:00:00	Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789
14831652	+ Email/Text: commonwealth@ebn.phinsolutions.com	Jan 12 2024 23:59:00	Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
14831653	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jan 13 2024 06:16:00	Credit Coll, 725 Canton St, Norwood, MA 02062-2679
14831654	+ Email/Text: ccusa@ccuhomel.com	Jan 12 2024 23:59:00	Credit Coll/usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14831656	+ Email/Text: electronicbkydocs@nelnet.net	Jan 13 2024 00:00:00	Dept Of Ed/582/nelnet, 3015 Parker Rd, Aurora, CO 80014-2904
14831657	+ Email/Text: electronicbkydocs@nelnet.net	Jan 13 2024 00:00:00	Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
14831658	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jan 13 2024 00:01:00	Genesis Bc/celtic Bank, Po Box 4499, Beaverton, OR 97076-4499
14864788	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 13 2024 00:00:00	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
14831660	+ Email/Text: bankruptcy@marinerfinance.com	Jan 12 2024 23:59:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
14882213	Email/PDF: cbp@omf.com	Jan 12 2024 23:58:34	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14831661	+ Email/Text: BKEBN-Notifications@ocwen.com	Jan 12 2024 23:59:00	Ocwen Loan, 1661 Worthington Rd, West Palm Beach, FL 33409-6493
14831662	+ Email/PDF: cbp@omf.com	Jan 13 2024 00:10:48	Onemain, Po Box 1010, Evansville, IN 47706-1010
14864794	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2024 00:00:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14831663	Email/Text: info@phoenixfinancialsvcs.com	Jan 12 2024 23:59:00	Phoenix Financial Serv, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216
14885113	Email/Text: Bankruptcy.Notices@pnc.com	Jan 12 2024 23:59:00	PNC Bank, N.A., Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342
14831664	Email/Text: Bankruptcy.Notices@pnc.com	Jan 12 2024 23:59:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14831802	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 13 2024 00:21:55	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14858708	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2024 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14885970	+ Email/Text: ebnpeoples@grblaw.com	Jan 12 2024 23:59:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14864798	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jan 12 2024 23:59:00	Progressive Insurance, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182
14879531	Email/Text: bnc-quantum@quantum3group.com	Jan 13 2024 00:00:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
14871107	Email/Text: bnc-quantum@quantum3group.com	Jan 13 2024 00:00:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14831665	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 13 2024 00:00:00	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
14831666	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 12 2024 23:58:04	Syncb/levin Furniture, C/o Po Box 965036,

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Jan 12, 2024

Form ID: pdf900

Total Noticed: 49

14883756	+ Email/PDF: ebn_ais@aisinfo.com	Jan 12 2024 23:57:38	Orlando, FL 32896-0001
14831668	+ Email/Text: jaxbanko@td.com	Jan 12 2024 23:59:00	Synchrony Bank, c/o AIS InfoSource, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14831669	+ Email/Text: bankruptcydepartment@tsico.com	Jan 13 2024 00:01:00	Td Auto Fin, Po Box 9223, Farmington Hills, MI 48333-9223
14876823	Email/PDF: ebn_ais@aisinfo.com	Jan 12 2024 23:58:38	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
14831670	Email/Text: bankruptcy@firstenergycorp.com	Jan 13 2024 00:00:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14851126	+ Email/Text: bankruptcy@firstenergycorp.com	Jan 13 2024 00:00:00	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687
			West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, et al
cr		PNC Bank, NA
cr		PNC Bank, National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14864773	*+	Avant Llc, 222 N. Lasalle Suite 170, Chicago, IL 60601-1003
14864774	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
14859974	*+	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
14864801	*P++	CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220, address filed with court:, Tbom/contfin, Pob 8099, Newark, DE 19714
14864775	*+	Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14864776	*+	Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275
14864777	*+	Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303
14864778	*+	Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789
14864779	*+	Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
14864780	*+	Credit Coll, 725 Canton St, Norwood, MA 02062-2679
14864781	*+	Credit Coll/usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14864782	*	Credit Protection Asso, One Galleria Tower, Dallas, TX 75240
14864783	*+	Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
14864784	*+	Genesis Bc/celtic Bank, Po Box 4499, Beaverton, OR 97076-4499
14864785	*+	Hsbc / Aib, Po Box 961245, Fort Worth, TX 76161-0244
14864787	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
14864786	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
14864789	*+	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
14885992	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14959929	*	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14959930	*	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14864792	*+	Ocwen Loan, 1661 Worthington Rd, West Palm Beach, FL 33409-6493
14864793	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
14864796	*P++	PHOENIX FINANCIAL SERVICES LLC, PO BOX 361450, INDIANAPOLIS IN 46236-1450, address filed with court:, Phoenix Financial Serv, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216
14864797	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14864799	*+	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
14864800	*+	Syncb/levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
14864802	*+	Td Auto Fin, Po Box 9223, Farmington Hills, MI 48333-9223
14864803	*+	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
14864804	*	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687
14864791	##+	Med Express Billing, PO Box 719, Dellslow, WV 26531-0719

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Jan 12, 2024

Form ID: pdf900

Total Noticed: 49

TOTAL: 3 Undeliverable, 32 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2024 at the address(es) listed below:

Name Email Address

Brian Nicholas on behalf of Creditor PNC Bank National Association bnicholas@kmllawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr. on behalf of Plaintiff James Jones ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr. on behalf of Plaintiff Deanne Jones ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr. on behalf of Joint Debtor Deanne Jones ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr. on behalf of Debtor James Jones ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour cmevf@chapter13trusteedpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Thomas Song on behalf of Creditor PNC Bank NA pawb@fedphe.com

Thomas Song on behalf of Creditor Deutsche Bank National Trust Company et al pawb@fedphe.com

Thomas Song on behalf of Creditor PNC Bank National Association pawb@fedphe.com

William E. Craig on behalf of Defendant Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

William E. Craig on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 13